

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
BULLETIN 93-1**

Issued this 19th day of
January, 1993

This bulletin is a follow up to Bulletin 92-7 we sent on November 30, 1992.

Enclosed is a copy of proposed Medicare supplement legislation that will be passed during the first part of January, 1993. It may be in effect by the time you receive this bulletin.

In the metropolitan area, community rates will be implemented, when the policy is issued or renewed. You must start no later than March 1, 1993.

In the non-metropolitan area you may implement community rates in one step as in the metropolitan area, or choose to phase them in in a two step process. If you elect the phase in method the first step is to be implemented no later than March 1, 1993, and the second step on January 1, 1994. Each insurer is to determine as of March 1, 1993, their Medicare supplement community rate, and a non-community rate. Half of this difference, can be charged on March 1, 1993 and the remaining amount on January 1, 1994.

Individuals under the age of 65 who are on early Medicare, will have to be insured, pursuant to Minnesota Statute 62A.31, subd. 1(h).

Please note that this community rate change applies to both inforce policies and new issues.

If you have any questions, please call or write John Gross (612) 296-6929.


BERT J. MCKAY
Commissioner of Commerce